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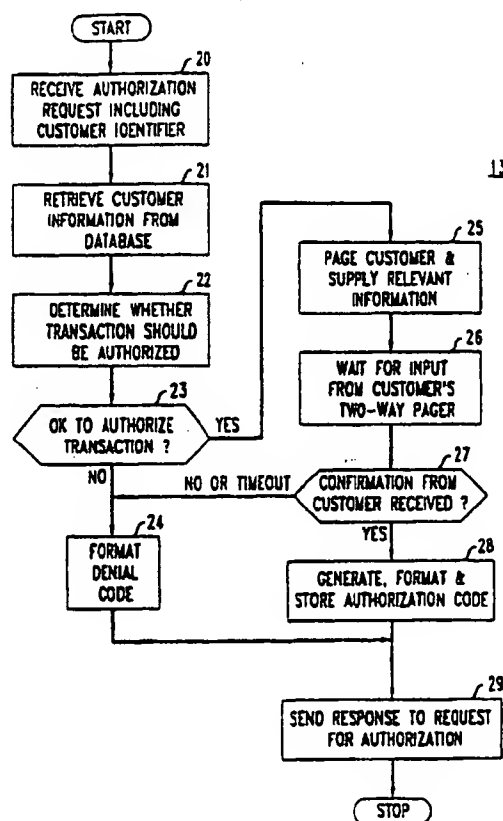
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(54) Transaction authorization and alert system

(57) An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier; a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment, a transaction initiated by an agent of the customer (*i.e.*, the principal) is authorized by the principal when one or more threshold parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10**EP 0 745 961 A3**



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EUROPEAN SEARCH REPORT

Application Number
EP 96 30 3616

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.6)
A	WO 94 12954 A (WILSON SHEILA) 9 June 1994 * claim 1; figure 1 * ---	1-35	G07F7/08 G07F7/10
A	WO 95 12859 A (VISA INT SERVICE ASS) 11 May 1995 * claim 1; figure 4 * ---	1-35	
A	WO 93 01662 A (NEUSTEIN SHIMON) 21 January 1993 * claim 1; figure 1 * ---	1-35	
A	US 4 554 418 A (TOY FRANK C) 19 November 1985 * claim 1; figure 1 * ---	1-35	
A	US 5 388 148 A (SEIDERMAN ABE) 7 February 1995 * claim 1; figure 1 * ---	1-35	
A	US 5 208 446 A (MARTINEZ JERRY R) 4 May 1993 * claim 1; figure 2 * -----	1-35	TECHNICAL FIELDS SEARCHED (Int.Cl.6) G07F
The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 26 May 1998	Examiner Kirsten, K
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document			

EPO FORM 1503 03 82 (P04C01)

FIG. 3

RECORD /	CARD HOLDER'S NAME	CARD NUMBER	ALERT/APPROVAL		TRIGGER			COMMUNICATIONS ADDRESS	NO ANSWER CREDIT THRESHOLD	NO ANSWER TRANSACTION THRESHOLD
			ALERT FLAG	APPROVAL FLAG	CONDITIONS	MAXIMUM / OF TRANSACTIONS PER DAY	TRANSACTION COUNTER			
1	JOHN SMITH	503 456 7890 1234	YES	NO	>100	—	—	PAGER / 201 432 1098	—	—
2	ROB	504 567 8901 1234	YES	YES	>300	>3	3	TEL / 900 555 6789	350	>4
3	PEDRO GONZALEZ	506 789 0012 3456	YES	NO	MC=1234 MC=4567	>4	2	TEL / 500 555 1234	—	—
4	JIMMY	507 890 1123 4567	YES	YES	>150	—	1	PAGER / 908 901 2345	200	>2
.
.
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N	BOB	NNN XXX XXXX XXXX	YES	YES	>NNN	—	X	PAGER / NNN XXX XXXX	XXX	>N

FIG. 7

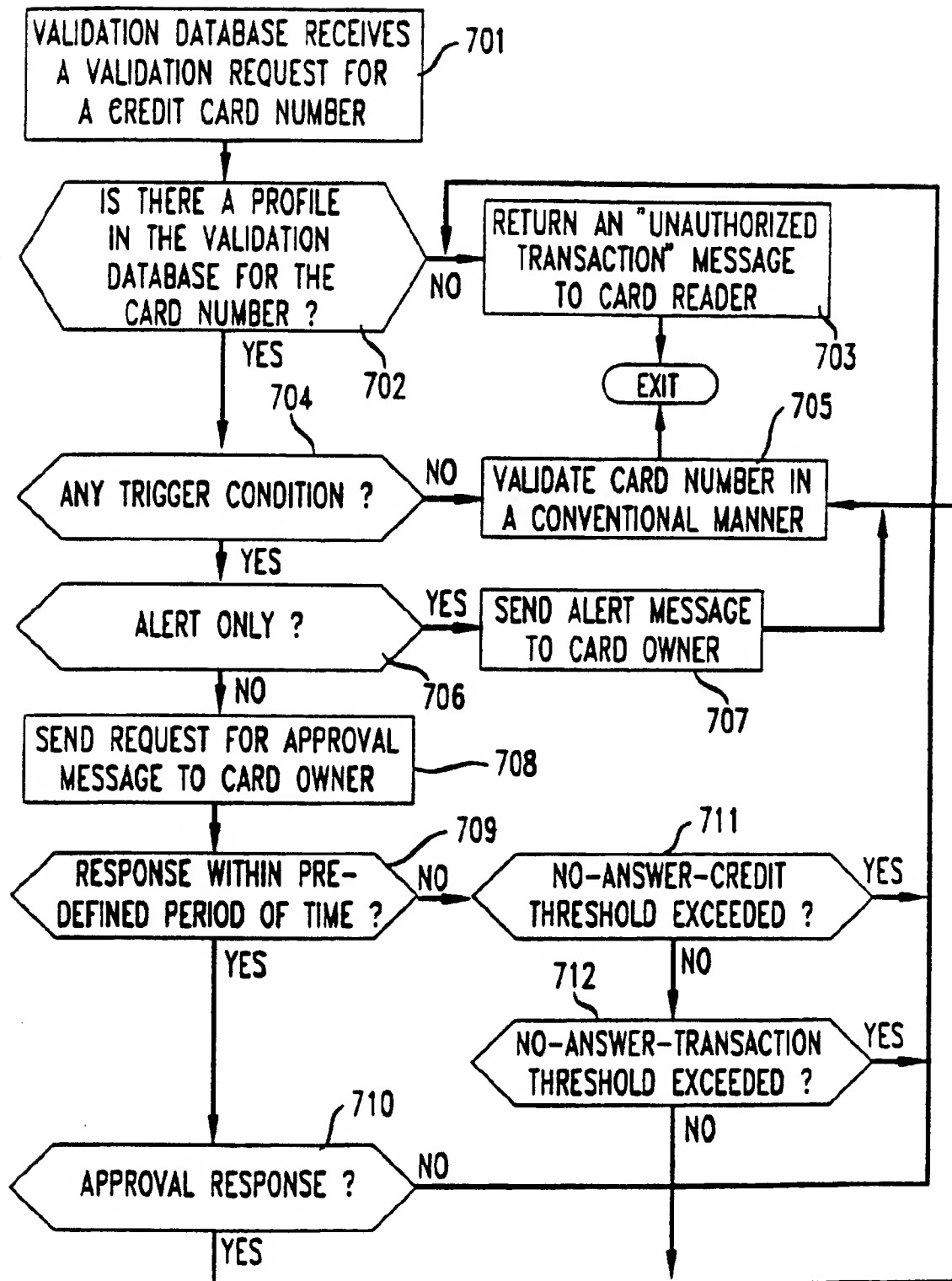


FIG. 8

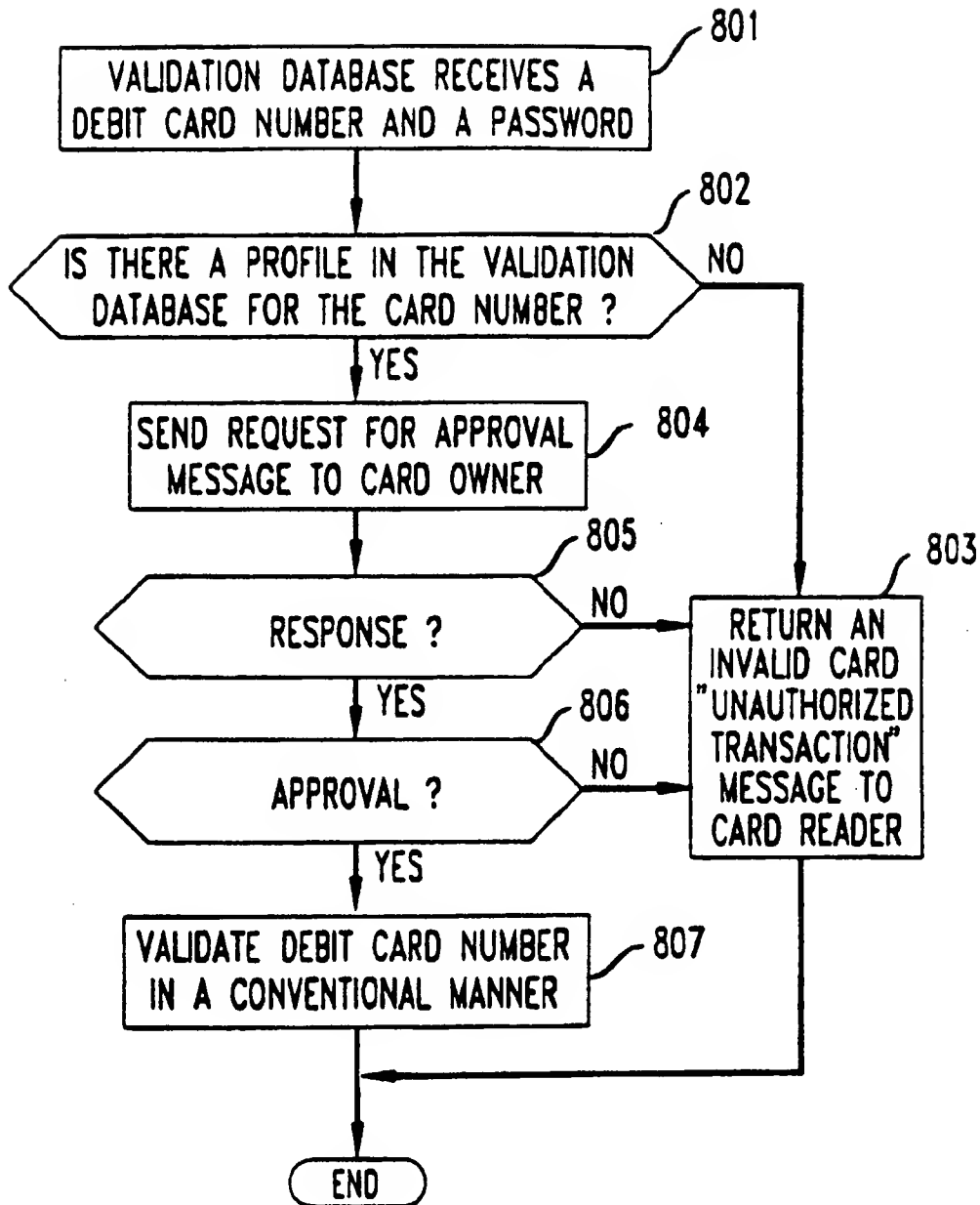


FIG. 9

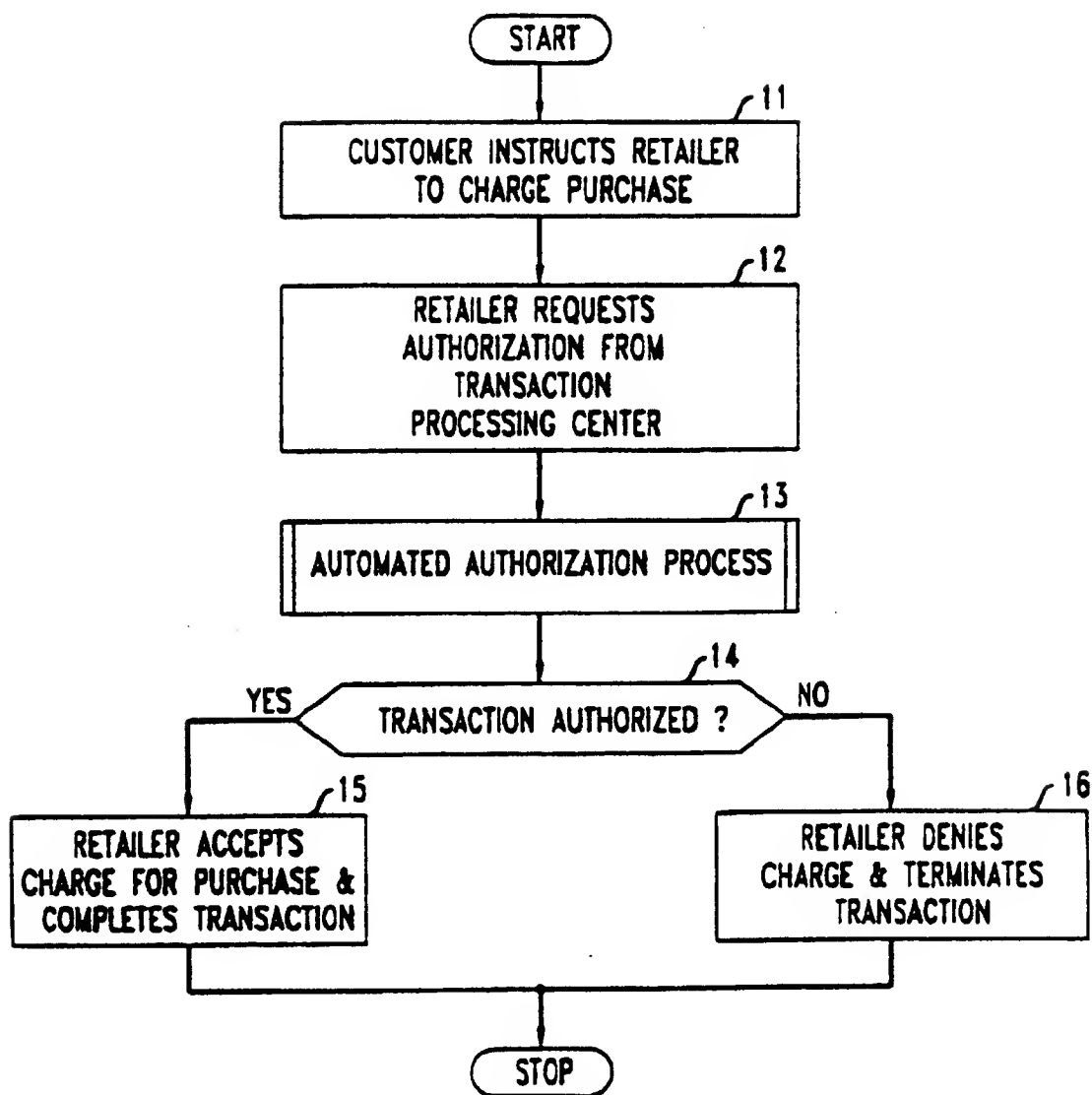


FIG. 10

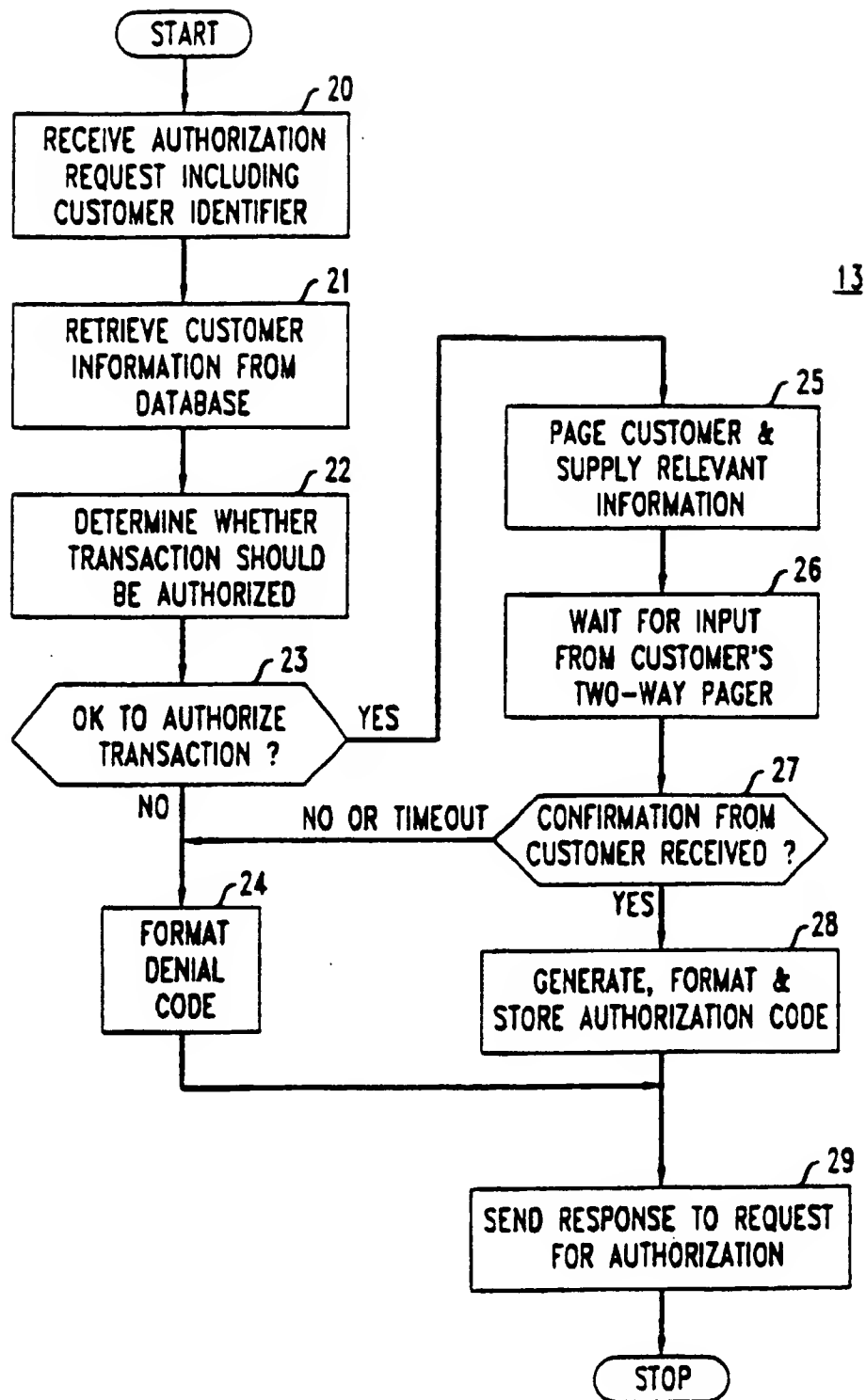


FIG. 11

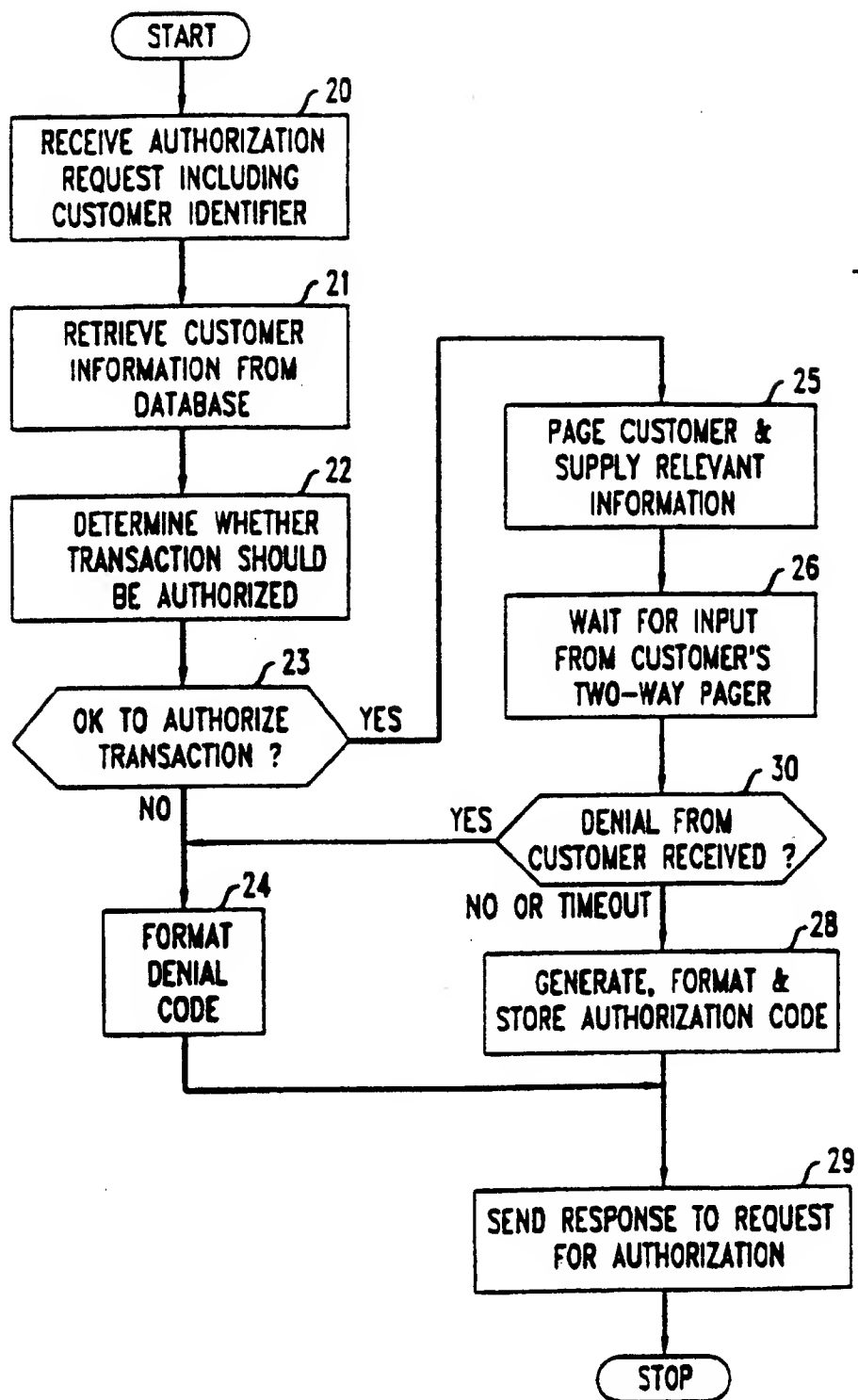


FIG. 12

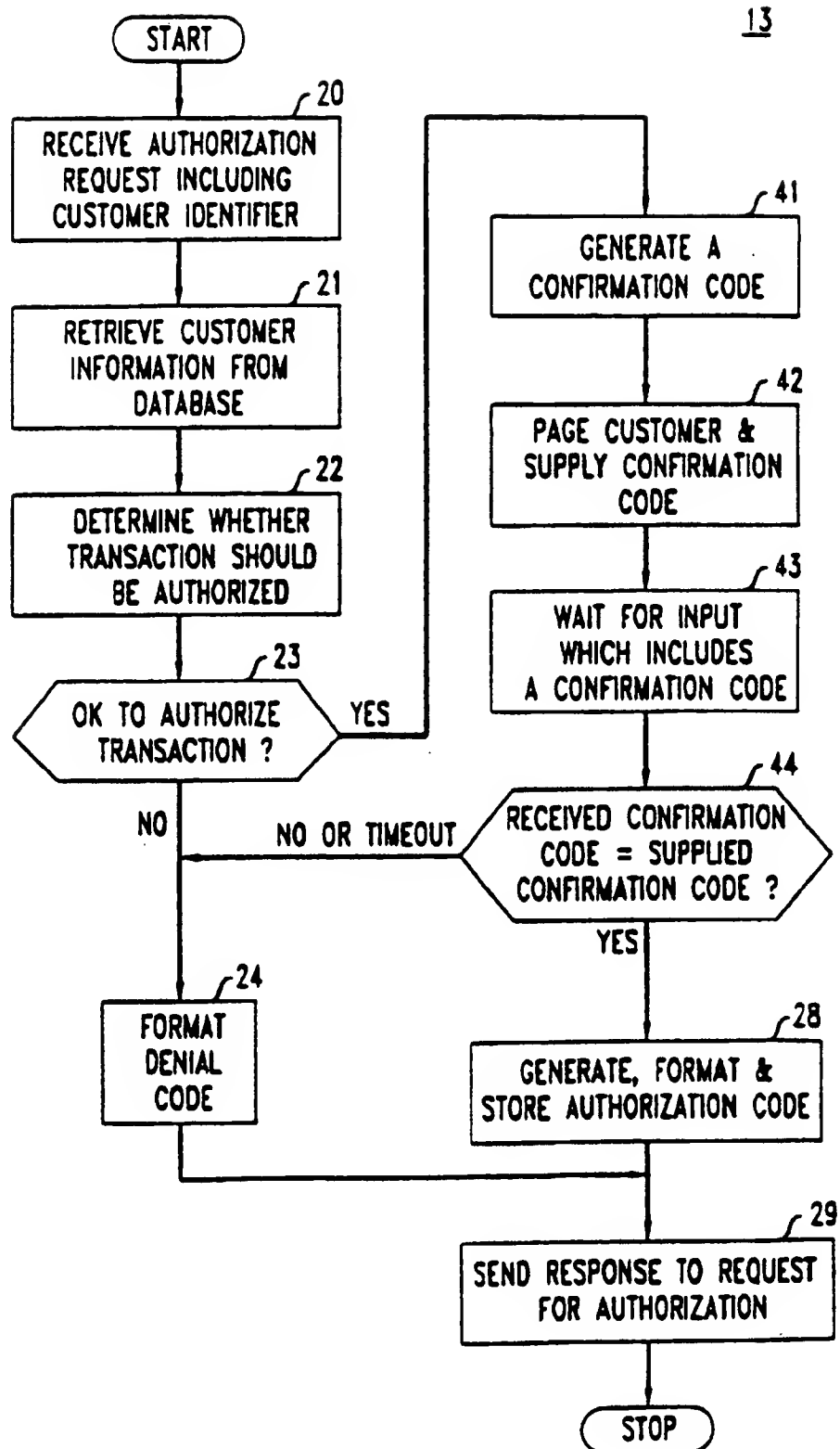


FIG. 13

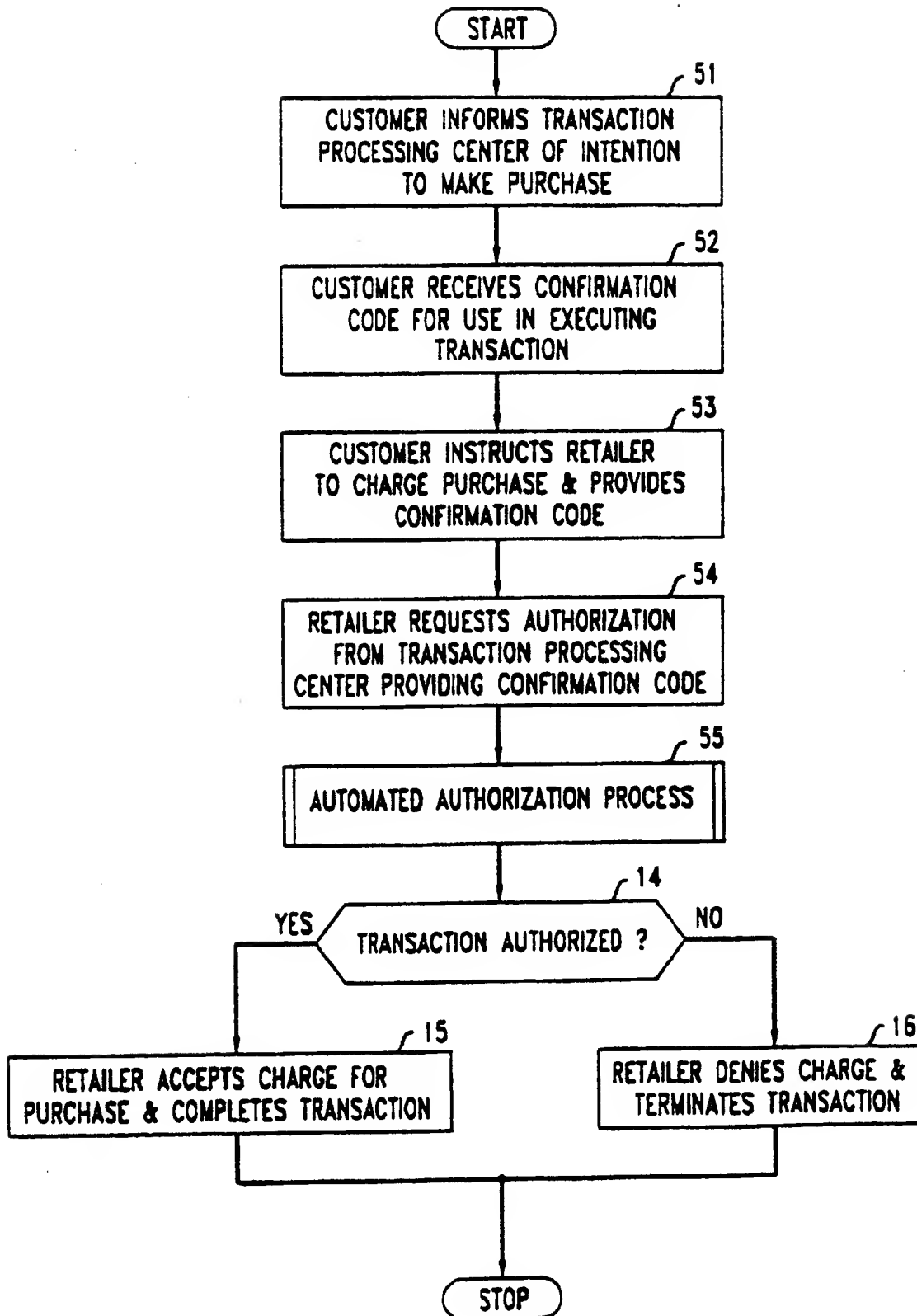
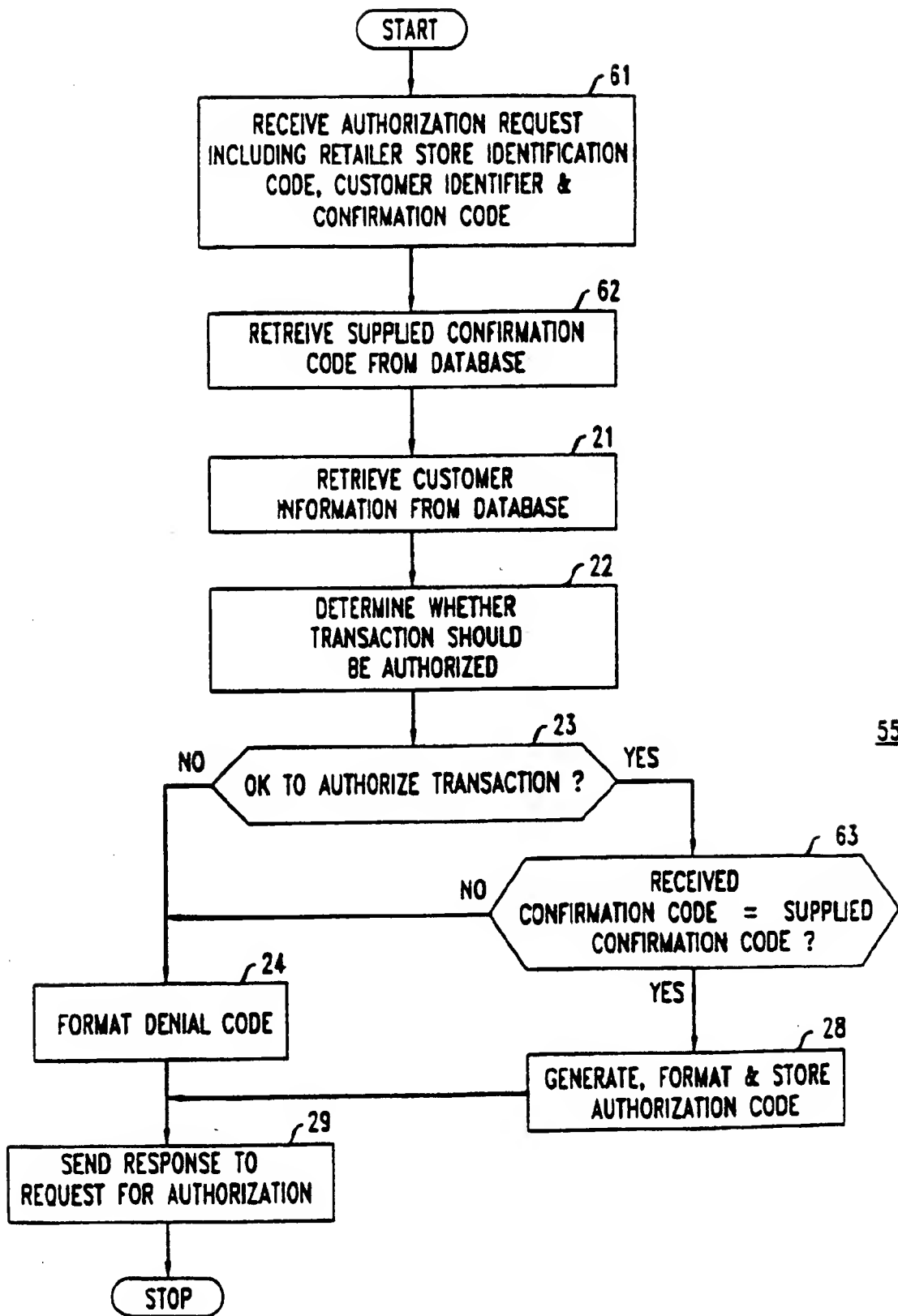


FIG. 14



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